

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
JOHNSTOWN DIVISION**

In re:

JONATHAN D. LIPTAK  
ALISA J LIPTAK  
Debtor(s)

Case No. 17-70561JAD

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/27/2017.
- 2) The plan was confirmed on 11/16/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/16/2018, 01/06/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/07/2022.
- 6) Number of months from filing or conversion to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,491.00.
- 10) Amount of unsecured claims discharged without full payment: \$6,189.83.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$96,341.75  
Less amount refunded to debtor \$1,518.15

**NET RECEIPTS: \$94,823.60**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,819.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$4,312.27  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$8,131.27**

Attorney fees paid and disclosed by debtor: \$352.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICREDIT FINANCIAL SVCS DB/	Unsecured	NA	885.52	885.52	0.00	0.00
AMERICREDIT FINANCIAL SVCS INC	Secured	9,891.00	9,200.00	9,200.00	9,200.00	1,038.57
BUREAU ACCOUNT MANAGEMENT	Unsecured	214.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP*	Secured	NA	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP*	Priority	NA	16,254.94	0.00	20,574.93	0.00
CREDIT COLLECTION SERVICES	Unsecured	340.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	50.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	50.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	50.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	50.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	50.00	NA	NA	0.00	0.00
IC SYSTEM INC++	Unsecured	126.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Secured	12,340.00	9,050.00	1,053.19	1,053.19	301.67
LVNV FUNDING LLC	Unsecured	0.00	3,494.31	3,494.31	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	NA	0.00	0.00	0.00	0.00
NAVIENT PC TRUST	Unsecured	8,655.00	8,780.28	8,780.28	0.00	0.00
NAVIENT PC TRUST	Unsecured	3,585.00	3,625.44	3,625.44	0.00	0.00
NAVIENT PC TRUST	Unsecured	1,513.00	1,535.56	1,535.56	0.00	0.00
PA SCDU*	Priority	0.00	NA	NA	0.00	0.00
PRA AG FUNDING LLC	Unsecured	880.00	NA	NA	0.00	0.00
US BANK TRUST NA - TRUSTEE OF C	Secured	108,231.00	107,840.02	0.00	44,273.24	0.00
US BANK TRUST NA - TRUSTEE OF IC	Secured	0.00	10,250.73	10,250.73	10,250.73	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	13,805.95	13,805.95	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$44,273.24	\$0.00
Mortgage Arrearage	\$10,250.73	\$10,250.73	\$0.00
Debt Secured by Vehicle	\$10,253.19	\$10,253.19	\$1,340.24
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$20,503.92</b>	<b>\$64,777.16</b>	<b>\$1,340.24</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$20,574.93	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$20,574.93</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$32,127.06</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$8,131.27</u>
Disbursements to Creditors	<u>\$86,692.33</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$94,823.60</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/16/2022

By: /s/ Ronda J. Winnecour

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.